

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 20–19558–SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricardo Castro
139 Barnett Street
Boonton, NJ 07005

Social Security No.:
xxx–xx–8683

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 27, 2021.

On 4/18/22 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: May 25, 2022
Time: 08:30 AM
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: April 19, 2022
JAN: wdh

Jeanne Naughton
Clerk

In re:
Ricardo Castro
Debtor

Case No. 20-19558-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Apr 19, 2022

Form ID: 185

Total Noticed: 36

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Ricardo Castro, 139 Barnett Street, Boonton, NJ 07005-1621 |
| 518926748 | ++ CENLAR FSB, 425 PHILLIPS BLVD, EWING NJ 08618-1430 address filed with court., Cenlar, 425 Phillips Blvd., Ewing, NJ 08628 |
| 518926747 | ++ CENLAR FSB, 425 PHILLIPS BLVD, EWING NJ 08618-1430 address filed with court., Cenlar, Po Box 77404, Ewing, NJ 08628 |
| 518926753 | + Consumer Portfolio Services, Inc. c/o, Fein Such Kahn & Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673 |
| 518926764 | + HomeBridge Financial Services, 222 Chastain Meadows Court, Kennesaw, GA 30144-5820 |
| 518984097 | + HomeBridge Financial Services, Inc., C/O Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430 |
| 518926762 | + Homebridge, Attn: Bankruptcy, Po Box 77404, Ewing, NJ 08628-6404 |
| 518926765 | + Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926795 | + Target, Po Box 673, Minneapolis, MN 55440-0673 |
| 518926794 | + Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475 |
| 518926797 | + Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Apr 19 2022 20:45:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Apr 19 2022 20:45:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518926748 | Email/Text: BKelectronicnotices@cenlar.com | Apr 19 2022 20:44:00 | Cenlar, 425 Phillips Blvd., Ewing, NJ 08628 |
| 518926747 | Email/Text: BKelectronicnotices@cenlar.com | Apr 19 2022 20:44:00 | Cenlar, Po Box 77404, Ewing, NJ 08628 |
| 518926742 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 19 2022 20:49:34 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 518926744 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 19 2022 20:50:35 | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 518935212 | + Email/PDF: ebn_ais@aisinfo.com | Apr 19 2022 20:50:38 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518926746 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 19 2022 20:50:45 | Capital One c/o, Carl Zapffe, Esq., 4851 Cox Road, Glen Allen, VA 23060-6293 |
| 518926752 | + Email/Text: bankruptcy@consumerportfolio.com | Apr 19 2022 20:45:00 | Consumer Portfolio Services, Inc., 19500 Jamboree Rd, Irvine, CA 92612-2437 |
| 518926751 | + Email/Text: bankruptcy@consumerportfolio.com | Apr 19 2022 20:45:00 | Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071 |
| 518926754 | + Email/Text: bankruptcy_notifications@ccsusa.com | Apr 19 2022 20:45:00 | Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679 |
| 518926756 | + Email/Text: bankruptcy_notifications@ccsusa.com | Apr 19 2022 20:45:00 | Credit Collection Services, Po Box 607, Norwood, |

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| | | | MA 02062-0607 |
| 518926759 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Apr 19 2022 20:50:37 | First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 |
| 518926758 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Apr 19 2022 20:49:48 | First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 518926761 | + Email/PDF: gecsed@recoverycorp.com | Apr 19 2022 20:50:46 | GRCRB/Empire, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 518926760 | + Email/PDF: gecsed@recoverycorp.com | Apr 19 2022 20:49:34 | GRCRB/Empire, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104 |
| 518926763 | + Email/Text: Bankruptcy@homebridge.com | Apr 19 2022 20:45:00 | HomeBridge Financial Services, Attn: Bankruptcy, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2710 |
| 518984097 | + Email/Text: BKelectronicnotices@cenlar.com | Apr 19 2022 20:44:00 | HomeBridge Financial Services, Inc., C/O Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430 |
| 519313093 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 19 2022 20:44:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518926749 | Email/PDF: ais.chase.ebn@aisinfo.com | Apr 19 2022 20:49:25 | Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101 |
| 518926750 | Email/PDF: ais.chase.ebn@aisinfo.com | Apr 19 2022 20:50:45 | Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101 |
| 518954087 | + Email/Text: JCAP_BNC_Notices@jcap.com | Apr 19 2022 20:45:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 518937720 | Email/Text: bnc-quantum@quantum3group.com | Apr 19 2022 20:45:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 518931032 | Email/PDF: RACBANKRUPTCY@BBANDT.COM | Apr 19 2022 21:01:04 | Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847 |
| 518926792 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM | Apr 19 2022 21:01:04 | Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105 |
| 518926793 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM | Apr 19 2022 21:01:04 | Regional Acceptance Corporation, 1424 E Fire Tower Road, Greenville, NC 27858-4105 |
| 518926795 | + Email/Text: bncmail@w-legal.com | Apr 19 2022 20:44:00 | Target, Po Box 673, Minneapolis, MN 55440-0673 |
| 518926794 | + Email/Text: bncmail@w-legal.com | Apr 19 2022 20:44:00 | Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475 |
| 518986067 | + Email/PDF: ebn_ais@aisinfo.com | Apr 19 2022 20:50:50 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518926796 | + Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com | Apr 19 2022 20:44:00 | Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225 |

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 518926743 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 518926745 | *+ | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 518926755 | *+ | Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679 |
| 518926757 | *+ | Credit Collection Services, Po Box 607, Norwood, MA 02062-0607 |
| 518926766 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926767 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |

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| 518926768 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926769 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926770 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926771 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926772 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926773 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926774 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926775 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926776 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926777 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926778 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926779 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926780 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926781 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926782 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926783 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926784 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926785 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926786 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926787 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926788 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926789 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926790 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |
| 518926791 | *+ | Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 |

TOTAL: 0 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2022 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| David G. Beslow | on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net |
| Denise E. Carlon | on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Mark Goldman | on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net |
| Michael J. Milstead | on behalf of Creditor Carrington Mortgage Services LLC michael@milsteadlaw.com |
| U.S. Trustee | |

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USTPRegion03.NE.ECF@usdoj.gov

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